

Understanding Your FEMA Letter

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BURLINGTON, VT – Vermont residents who applied for assistance from FEMA for the severe storms and flooding, July 7, 2023 and continuing, will receive a determination letter from FEMA. It may say you are ineligible for assistance, but that is not a denial.

It is important to read the letter carefully because it will include the amount of assistance FEMA may provide and information on the appropriate use of disaster assistance funds. The letter will also explain your application status and advise what you need to do to appeal an unfavorable decision.

Often, you need only send more information or supporting documentation for FEMA to continue reviewing your application for financial assistance. Examples of missing documentation may include:

- Proof of insurance coverage
- Settlement of insurance claims or denial letter from insurance provider
- Proof of identity
- Proof of occupancy
- Proof of ownership
- Proof that the damaged property was the applicant's primary residence at the time of the disaster.

If you have questions about your letter, call the **Disaster Assistance Helpline at 800-621-3362**. Specialists are available seven days a week, 365 days a year, with language translation services available. If you use a relay service such as Video Relay Service (VRS), captioned telephone service or others, provide FEMA your number for that service when you apply.

Appealing FEMA's Decision

If you disagree with FEMA's decision, or the amount of assistance provided, you can submit an appeal letter and documents supporting your claim, such as a contractor's estimate for home repairs. You have 60 days from the date of your



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FEMA determination letter to send FEMA your appeal.

By law, FEMA cannot provide you a grant when any other source – insurance, crowdfunding or financial assistance from voluntary agencies – has covered expenses for the same disaster-related need. In other words, FEMA cannot pay for home repairs if you already received funds from your insurance company for the same repairs.

However, those who are underinsured may receive assistance for unmet needs after insurance claims have been settled. While FEMA may be able to help with basic needs, it does not provide assistance to cover insurance deductibles.

Appeals must be in writing in a signed and dated letter, explain the reason(s) for the appeal. It should also include:

- Applicant's full name
- Disaster number (**DR-4720 -VT**)
- Address of the pre-disaster primary residence
- Applicant's current phone number and address
- Your nine-digit FEMA application number on all documents

If someone other than an applicant or co-applicant writes the appeal letter, that person must sign it and provide FEMA with a signed statement authorizing the individual to act on behalf of the applicant.

Appeals must be postmarked within 60 days of the date noted on your FEMA determination letter. Appeal letters and supporting documents may be uploaded to your personal FEMA online account. To set up an account, visit DisasterAssistance.gov and follow the directions.

Other ways to submit documents include:

Mail: FEMA National Processing Service Center, P.O. Box 10055, Hyattsville MD 20782-7055

Fax: 800-827-8112 Attention: FEMA

For an American Sign Language video on how to apply, go to:
www.youtube.com/watch?v=M1a6lYO5hgY



For the latest information on Vermont's recovery from the severe storms and flooding, visit [FEMA.gov/Disaster/4720](https://www.fema.gov/Disaster/4720). You may also follow [facebook.com/FEMA](https://www.facebook.com/FEMA).



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